



INSURANCE FRAUD INVESTIGATION DIVISION

Kentucky Office of Insurance

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Charges and Convictions Activity – August 2007

Vicki Lynn Bowlds – Bowlds, a licensed customer service representative with Kentucky Farm Bureau (KFB), accepted premium payments but failed to forward the money to KFB. On 3/5/07, Bowlds was charged with one felony count of fraudulent insurance acts in Barren Circuit Court. On 6/18/07, she pled guilty to the felony charge and was placed on Pretrial Diversion for three years. She was ordered to pay a fine in the amount of \$470.40 to the Fraud Division for investigative expenses. If she fails to successfully complete her Pretrial Diversion, the Commonwealth recommends a three year sentence.

Quinn Lamont Cary – Cary presented a fake insurance identification card to Assistant County Attorney Peter Manning in Jefferson District Court. On 7/23/07, Cary was charged with one felony count of fraudulent insurance acts in Jefferson District Court.

Eric Lynn Craig – Craig presented a false certificate to Pack's, a general contractor, indicating he had workers' compensation coverage when he did not. On 7/20/07, Craig was charged with one felony count of fraudulent insurance acts in Fleming District Court.

Bettye Givens – Between 6/6/05 and 2/16/06, Givens submitted disability claims to American Family Life Assurance Company of Columbus (AFLAC) that contained material misrepresentations regarding her medical treatment and employment. On 5/7/07, Givens was charged with one felony count of fraudulent insurance acts in Marion Circuit Court. On 8/6/07, she pled guilty to the felony charge and received two years and was placed on Pretrial Diversion for five years (but not less than two years), or until restitution in the amount of \$6,045.00 is paid to AFLAC.

Karen Godsey – Godsey aided and assisted Rita Wilkerson in committing Forgery in the Second Degree by giving her a valid insurance identification card so Wilkerson could copy it, alter the information, and present it as a valid insurance card. On 7/23/07, Godsey was charged with one felony count of fraudulent insurance acts in Boone District Court. On 8/17/07, she pled guilty to the amended misdemeanor charge of Facilitation to Forgery II. She received 30 days conditionally discharged for two years and was ordered to pay a fine in the amount of \$500 to the Fraud Division for investigative expenses. She must also cooperate with the Fraud Division's investigation of Rita Wilkerson.

Loren Huddleston – Huddleston made material misrepresentations on his application for auto insurance by stating that he had no driver's license and his license had not been revoked or suspended, although he did have a driver's license which was suspended. On 7/16/07, Huddleston was charged with one felony count of fraudulent insurance acts and one felony count of Persistent Felony Offender (PFO) II in Barren Circuit Court.

Kenneth Lazard – Lazard received credit disability benefits from Minnesota Life Insurance following a motor vehicle accident in 12/03. He submitted a continuance of disability form on 5/19/03 and indicated he was not working, and submitted another disability form on 6/25/03 indicating he had returned to work on 6/16/03. His actual return to work date was 4/28/03. On 7/4/07, Lazard was charged with one felony count of fraudulent insurance acts in Fayette District Court. On 7/27/07, he pled guilty to the amended misdemeanor charge of fraudulent insurance acts and received 90 days probated for two years. He was ordered to pay restitution in the amount of \$1,073.50 to Minnesota Life Insurance Company.

Tanya Moodie – Moodie was named attorney-in-fact for Clara Ingram, who received permanent partial disability payments due to a workers' compensation injury. After Ingram's death on 11/28/00, Moodie continued to receive the checks, endorsing the checks with her name and Ingram's name, and received over \$69,000 which she was not entitled. On 8/8/07, Moodie was charged with one felony count of fraudulent insurance acts in Lyon Circuit Court.

David Reffett – On 3/15/06, 6/7/06, and 9/7/06, Reffett presented altered physicians' statements to Merit Life Insurance Company in order to receive credit disability payments. On 7/24/07, Reffett was charged with one felony count of fraudulent insurance acts in Johnson District Court.

Rita Wilkerson – Wilkerson obtained a valid insurance identification card from Karen Godsey and reproduced the card 10 times between 9/13/05 and 2/28/07, to obtain or to assist others in obtaining vehicle license tags. On 7/11/07, Wilkerson was charged with 10 counts of Forgery II in Grant Circuit Court.